



Matt Blunt
Governor
State of Missouri

Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

INSURANCE MARKET REGULATION DIVISION

Linda Bohrer, Division Director

February 4, 2008

Office of the President
Church Mutual Insurance Company
3000 Schuster Lane
P.O. Box 357
Merrill, WI 54452

RE: Missouri Market Conduct Examination #0612-69-PAC
Church Mutual Insurance Company (NAIC #18767)

Dear Sir or Madam:

The Missouri Department of Insurance, Financial Institutions and Professional Regulation (DIFP) performed a market conduct examination of Church Mutual Insurance Company and prepared examination report number 0612-69-PAC. Upon review of the present market conduct examination report, no violations were cited by the examiners that require any regulatory action to be initiated by the Department. It should be noted that the market conduct examination report is a report by exception. The fact that the report did not address specific products, procedures or files does not necessarily constitute approval thereof by the DIFP.

By this letter, the DIFP has adopted the examination report pursuant to §374.205.3, RSMo. Ten (10) days from receipt of this letter, the DIFP will close this report and place it in the Department's records. It will then be available for public inspection, in accordance with §§374.070 and 374.205, RSMo. The complete report consists of this letter, the Company's response, if any, and the examiners' report. This letter serves as a final administrative decision of the Missouri Department of Insurance, Financial Institutions and Professional Regulation.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Carolyn H. Kerr", is written over the "Sincerely yours," text.

Carolyn H. Kerr,
Senior Attorney,
Market Conduct Section